Canada Life™

The single fund solution

Continuum Portfolios

The single fund solution

At Canada Life, we understand it can be difficult to choose and manage investments that meet your financial goals. That's why your group plan offers investment options that are simple and comprehensive – Continuum Portfolios.

A simpler way to invest to reach your goals

Continuum Portfolios can help simplify your investment decisions and provide the benefits of:

- **Diversification –** A diverse set of investments from different asset classes and investment styles all within a single fund.
- **Convenience –** You only need to select one fund that matches your investor type.
- **Expertise –** Investment managers monitor and rebalance investments to ensure they remain consistent with the funds' investment objectives.

How Continuum Portfolios work

Each portfolio is strategically designed to include a variety of investments from different asset classes and countries. By combining investments that don't react the same way to market changes, the strength of one investment will generally balance any weakness in the other, reducing your overall risk. Even though diversification helps minimize volatility, Continuum Portfolios will still see fluctuations from time to time.

Our five Continuum Portfolios are specifically designed to match your risk tolerance and give you the performance of several investments in a single fund solution.

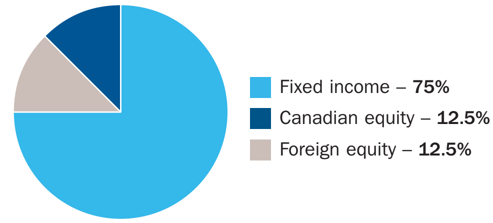
You can find current and detailed information about Continuum Portfolios at www.canadalife.com under Group Investment Products > Investments for Plan Members > Canada Life Continuum.

Continuum Portfolios

ASSET MIX

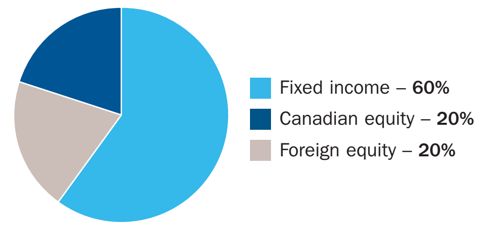
Conservative

With a primary emphasis on income, this portfolio is the most conservative option. It's designed for investors who have a short period of time to invest, want a regular income stream and have concerns about investment volatility. A small equity component is included to help bolster returns above fixed income levels, while minimizing the risk to the portfolio.



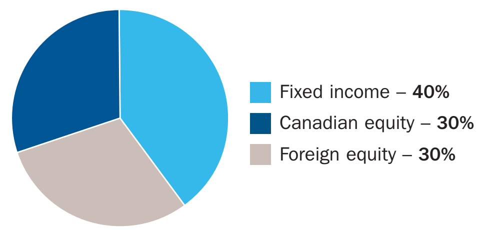
Moderate

This portfolio is designed for investors who have a medium period of time to invest and prefer more income than growth. The investment mix is managed to ensure lower volatility than other more aggressive options, while still providing a solid component for potential growth.



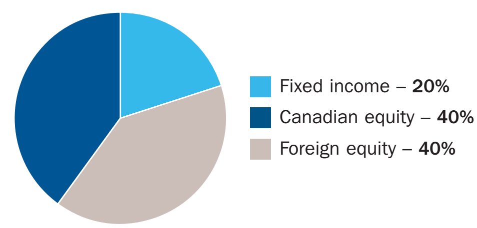
Growth

This portfolio is designed for investors who want a longer-term balance between growth and income at reduced volatility levels. It's managed to take advantage of market conditions.



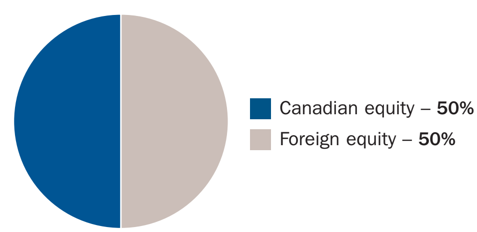
Aggressive growth

With a primary emphasis on growth, this portfolio is made up mostly of equities. It's appropriate for investors who want some income in the short term but are more interested in long-term capital appreciation.



Maximum growth

This portfolio consists solely of equity investments. It's designed for investors who want the potential for maximum long-term growth. It's appropriate for investors who have a long period of time to invest and aren't concerned about short-term investment volatility.



STRATEGIC FUND ALLOCATION

Continuum Portfolios are managed by Portfolio Solutions Group. This dedicated team of investment professionals manages these portfolios using sophisticated and disciplined processes that provide optimal, risk-adjusted returns.

Continuum Portfolios are continually reviewed and periodically rebalanced. As a result, the target asset mixes, the underlying funds and the number of underlying funds may change.

Canada Life™

Make investing easier

Our Continuum Portfolios can give you the power of diversification with the simplicity of a single investment fund.

Consider Continuum Portfolios if you:

- Prefer to leave investment decisions to the experts
- Want the performance of many investments without having to track each one
- Want automatic rebalancing of your investment portfolio to maintain a predetermined asset allocation

This easy-to-manage investment could be the key to helping you reach your goals.

For more information, please contact Canada Life:

Retirement Information Line
Phone toll-free, Monday to Friday
8 a.m. to 8 p.m. ET
1-800-305-1444

Canada Life Member Services
P.O. Box 4497, Stn. A
Toronto, Ontario M5W 4J2

Email: **retirementready@canadalife.com**
Internet: **www.canadalife.com**

46-5454-10/15

Existing plan members:

Please call us toll-free with your instructions at 1-800-305-1444.

New plan members:

Please fill out this form and return it along with your application form to
Canada Life Member Services, P.O. Box 4497, Stn. A, Toronto, Ontario M5W 4J2.

POLICY/PLAN NUMBER

CERTIFICATE NUMBER

MEMBER NAME

Select (✓) your Continuum Portfolio:

- ☐ Conservative Continuum Portfolio
- ☐ Moderate Continuum Portfolio
- ☐ Growth Continuum Portfolio
- ☐ Aggressive Growth Continuum Portfolio
- ☐ Maximum Growth Continuum Portfolio

MEMBER SIGNATURE

DATE